

~ ~ Inventor search

14/ 3,K/ 7 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0013138465

WPI ACC NO: 2003-220744/200321

XRFX Acc No: N2003-176158

Online auction user rating method in networked data processing system,
involves combining personal information of web client with credit report to

form user rating that is shared with auction web server

Patent Assignee: INT BUSINESS MACHINES CORP (IBM)

Inventor: DUTTA R; RAMAMOORTHY K

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20030004855	A1	20030102	US 2001895097	A	20010629	200321 B

Priority Applications (no., kind, date): US 2001895097 A 20010629

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
--------	------	-----	----	-----	--------	-------

US 20030004855	A1	EN	19	12		
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Online auction user rating method in networked data processing system,
involves combining personal information of web client with credit report to
form user rating that is shared with auction web server

Original Titles:

User rating system for online auctions

Alerting Abstract ...service. The registration server combines the personal information with credit report to form a user rating that is shared with auction web server.... auction management method ; computer program product for rating online auction user; and data processing system...

...USE - For providing user rating service for online auctions through Internet in networked data processing system.

...ADVANTAGE - The user's aggregate transaction and rating history are

used at a number of sites by sharing user profile among online auction services. The new users are more fairly treated and the auction participants are prevented from inflating their ratings collusively .

Title Terms/Index Terms/Additional Words: AUCTION ; ...
... RATING ;

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

A method, computer program product, and apparatus for providing a user rating service for online auctions is disclosed. Objective criteria , such as credit information, are combined with subjective ratings to create a user profile. Using objective criteria to supplement user ratings treats new users more fairly and prevents auction participants from inflating their ratings collusively. The user profile may be shared among online auction services, so that a user's aggregate transaction and ratings history may be used at a number of sites.

Claims:

What is claimed is: 1 . A method of rating an online auction user comprising the steps of: receiving personal information regarding the user; based on the personal information obtaining objective information about the user from a third party; and formulating an initial value for a reliability rating based on at least the objective information.

14/ 3,K/ 8 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0010935766

WPI ACC NO: 2001-558075/200163

Related WPI Acc No: 2001-373421; 2001-542140; 2002-395520; 2002-401716;

2002-401717; 2002-758596

XRPX Acc No: N2003-585241

Provision of information on a large member of different jurisdictions in an

electronic commercial (e-commerce) transaction on the Internet
Patent Assignee: IBM CORP (IBMC); INT BUSINESS MACHINES CORP (IBMC)

Inventor: DUTTA R; EDWIN J H; HILPERT E J; RABINDORANASU D

Patent Family (4 patents, 4 countries)

Patent

Application

Number

Kind

Date

Number

Kind

Date

Update

CN 1293418	A	20010502	CN 2000130495	A	20001013	200163	B
TW 469389	A	20011221	TW 2000114944	A	20000726	200370	
ETAB							
GB 2362242	A	20011114	GB 200025254	A	20001013	200169	E
JP 2001142986	A	20010525	JP 2000311641	A	20001012	200282	E

Priority Applications (no., kind, date): US 1999417826 A 19991014

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
CN 1293418	A	ZH		1		
JP 2001142986	A	JA	7			
TW 469389	A	ZH		1		

Alerting Abstract ...The jurisdictional information includes tax types (local, national, value added, customs, sales, etc.) and tax rates and other jurisdiction-specific information. The jurisdictional database server facilitates e-commerce sales via the web servers by automatically providing the jurisdictional information of the buyer to the e-commerce web server.

Original Publication Data by Authority

Argentina

~ ~ Bibliographic patent files

17/ 3,K/ 6 (Item 6 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2009 Thomson Reuters. All rts. reserv.

0014725888 - Drawing available
 WPI ACC NO: 2005-073507/200508
 XRPX Acc No: N2005-063434
 Automated exchange system for providing credit rating information to trader, has centrally located server to issue individual decoding key, and trading screen to display orders of orderbook indicating credit rating of orders
 Patent Assignee: OM TECHNOLOGY AB (OMTE-N); OMX TECHNOLOGY AB (OMXT-N)
 Inventor: AHLENIUS U; LUNDBERG J
 Patent Family (4 patents, 107 countries)
 Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20040260639	A1	20041223	US 2003462814	A	20030617	200508

B
WO 2005004015 A1 20050113 WO 2004EP5794 A 20040528 200508
E
EP 1634231 A1 20060315 EP 2004735207 A 20040528 200620 E
WO 2004EP5794 A 20040528
JP 2006527872 W 20061207 WO 2004EP5794 A 20040528 200682 E
JP 2006515802 A 20040528

Priority Applications (no., kind, date): US 2003462814 A 20030617

Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20040260639 A1 EN 10 4

WO 2005004015 A1 EN

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR
BW

BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH
GM HR

HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN
MW

MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM
TN TR

TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE
ES

FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NA NL OA PL PT RO SD
SE SI

SK SL SZ TR TZ UG ZM ZW

EP 1634231 A1 EN PCT Application WO 2004EP5794

Based on OPI patent WO 2005004015

Regional Designated States,Original: AT BE BG CH CY CZ DE DK EE ES FI FR

GB GR HU IE IT LI LU MC NL PL PT RO SE SI SK TR

JP 2006527872 W JA 15 PCT Application WO 2004EP5794

Based on OPI patent WO 2005004015

Automated exchange system for providing credit rating information
to
trader , has centrally located server to issue individual decoding key,
and
trading screen to display orders of orderbook indicating credit rating
of orders

Alerting Abstract ...a method of disseminating credit rating
information to a number of remote terminals connected to a central
computer
server a trader...

...USE - Used for providing a credit rating information to a trader
of a financial instrument in an anonymous matching system .

...server enables the trader to receive a broadcast with the new key value, if the rating changes intraday for the trader, without changing other system settings, thus making the system to be very flexible without require

...DESCRIPTION OF DRAWINGS - The drawing shows a flowchart illustrating steps performed when updating the credit rating preferences of a user.

Original Publication Data by Authority

Argentina

17/3,K/7 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0014402483 - Drawing available
WPI ACC NO: 2004-592088/200457
Related WPI Acc No: 2005-182113
XRPX Acc No: N2004-468274

Transaction billing and accounting management system for e-commerce network, has gateway device that verifies each required user qualification

based on qualification input having minimum age and credit rating

Patent Assignee: PEGAZ-PAQUET P (PEGA-I); TOUBOUL S (TOUB-I)

Inventor: PEGAZ-PAQUET P; TOUBOUL S

Patent Family (2 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
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US 20040143523	A1	20040722	US 2003713099	A	20031117	200457 B
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US 7177837	B2	20070213	US 2003486165	P	20030711	200714 E
			US 2003713099	A	20031117	

Priority Applications (no., kind, date): US 2003486165 P 20030711; US 2003713099 A 20031117

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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US 20040143523	A1	EN	22	4		
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US 7177837	B2	EN			Related to Provisional	US 2003486165
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Alerting Abstract ...has a better chance of enforcing a debt against a network user. The system provides user credibility determination on an e-commerce network thereby extending a user's credit for network usage

with the user's credit rating .

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...purchase goods and/or services after meeting required user qualifications, such as minimum age or credit rating . The user qualifications may be established within the framework of a gateway that assigns a unique identifier...

...A system and method for managing accounting and billing e - commerce (including m-commerce) transactions. The user may connect to the e - commerce network by placing a call from a land line or sending a text message. The...

...purchase goods and/or services after meeting required user qualifications, such as minimum age or credit rating . The user qualifications may be established within the framework of a gateway that assigns a unique identifier...

Claims:

...one required user qualification includes at least one of a minimum age and a minimum credit rating .

...to an e-commerce network, comprising: a gateway device configured to provide access to the e-commerce network subsequent to verification of a required user qualification, wherein the required user qualification is a minimum credit rating for a user ;a qualification verification device operably coupled to the gateway device, the qualification verification device being

APPLE (instant application)

17/ 3,K/ 12 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2009 Thomson Reuters. All rts. reserv.

0013138465

WPI ACC NO: 2003-220744/200321

XRFX Acc No: N2003-176158

Online auction user rating method in networked data processing system,
involves combining personal information of web client with credit report
to form user rating that is shared with auction web server

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)

Inventor: DUTTA R; RAMAMOORTHY K

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
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US 20030004855	A1	20030102	US 2001895097	A	20010629	200321 B
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Priority Applications (no., kind, date): US 2001895097 A 20010629

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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US 20030004855	A1	EN	19	12		
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...rating method in networked data processing system, involves combining personal information of web client with credit report to form user rating that is shared with auction web server

Alerting Abstract ...web client from a credit reporting service. The registration server combines the personal information with credit report to form a user rating that is shared with auction web server.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

A method, computer program product, and apparatus for providing a user rating service for online auctions is disclosed. Objective criteria, such as credit information, are combined with subjective ratings to create a user profile. Using...

Claims:

What is claimed is: 1. A method of rating an online auction user comprising the steps of: receiving personal information regarding the user; based on the personal information obtaining objective information about the user from a third party; and formulating an initial value for a reliability rating based on at least the objective information.

17/ 3,K/ 17 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2009 Thomson Reuters. All rts. reserv.

0012395910 - Drawing available

WPI ACC NO: 2002-339606/200237

XRPX Acc No: N2002-267050

Financing e-commerce purchases by creating database of credit options for

buyer at seller or credit provider request

Patent Assignee: CHEVRON USA INC (CALI)

Inventor: PETH S H

Patent Family (3 patents, 95 countries)

Patent

Application

Number	Kind	Date	Number	Kind	Date	Update
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WO 2002017189	A1	20020228	WO 2001US25844	A	20010817	200237 B
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AU 200186536	A	20020304	AU 200186536	A	20010817	200247 E
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US 6957192	B1	20051018	US 2000645108	A	20000823	200568 E
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Priority Applications (no., kind, date): US 2000645108 A 20000823

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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WO 2002017189	A1	EN	31	9		
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National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY

BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID

IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ

NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA

ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH

GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200186536 A EN Based on OPI patent WO 2002017189

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

The invention includes a method of financing eCommerce purchases including: receiving over the Internet buyer registration information. Then evaluating a credit rating for...

...of financing eCommerce purchases including: receiving over the Internet buyer registration information. Then evaluating a credit rating for the buyer and passing over the Internet the credit rating to a seller, and then receiving over the Internet from the seller seller's credit options for the buyer. The next steps are determining other credit options for...

Claims:

1. A method of financing eCommerce purchases comprising:(a) Receiving over the Internet buyer registration information;(b) Evaluating a credit rating for said buyer;(c) Passing over the Internet said credit rating to a seller;(d) Receiving over the Internet from said seller seller's credit options for said buyer;(e) Determining other credit provider's credit options for...

17/3,K/20 (Item 20 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2008 JPO & JAPIO. All rts. reserv.

03229390 **Image available**
FOREIGN CURRENCY EXCHANGE SYSTEM

PUB. NO.: 02-204890 [JP 2204890 A]
PUBLISHED: August 14, 1990 (19900814)
INVENTOR(s): SUZUKI TAKEO
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 01-023866 [JP 8923866]
FILED: February 03, 1989 (19890203)
JOURNAL: Section: P, Section No. 1124, Vol. 14, No. 498, Pg. 155,
October 30, 1990 (19901030)

ABSTRACT

...CONSTITUTION: A host computer system 6 decides a customer sale exchange rate based on the foreign exchange market transfer rate inputted from outside and updates automatically the foreign currency exchange rate stored in a foreign...

~~ Full text patent files

21/3,K/3 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.

01648328 **Image available**
FINANCIAL PRODUCT FREQUENT IDENTIFICATION AND
COMPARISON SERVICE
SERVICE D'IDENTIFICATION ET DE COMPARAISON FREQUENTES
DE PRODUITS
FINANCIERS

Patent Applicant/Inventor:

PAPADIMITRIOU Odiseas, 1530 Key Boulevard. # 1315, Arlington, VA
22209, US

, US (Residence), US (Nationality), (Designated for all)

Legal Representative:

MOAZZAM Fariborz (agent), Moazzam & Associates, Llc, 7601 Lewinsville
Road, Suite 304, Mclean, VA 22102, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200845967 A2-A3 20080417 (WO 0845967)

Application: WO 2007US80995 20071010 (PCT/WO US2007080995)

Priority Application: US 2006544859 20061010

Designated States:

(All protection types applied unless otherwise stated - for applications

2004+)

AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ

DE DK

DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP

KE KG

KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY

MZ NA

NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ

TM TN

TR TT TZ UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV

MC MT

NL PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10733

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q-0040/00 ...

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... assist clients in regularly finding and comparing financial products
they qualify for without affecting their credit rating and without
the need to re-apply constantly. The system may then assist and simplify
the existing processes of transferring from an existing financial
product (if any) to a new financial product. The present invention...

...Internet. A financial institution could also provide the present

invention as an additional service to clients ; the financial institution can market the system as a way of looking out for the client 's interests by showing competing financial products and assisting the client in switching to a...

...looking for automobile insurance, the client may need the highest liability coverage available. If the client is in the market for a new home, the client may be looking for a \$500,000 mortgage with a low monthly payment for the...

...for communicating financial product information back to client 100; and criteria for automatically approving a transfer to a new financial product. Credit information 206f includes information about the client's credit.

This may include the client's credit report and/or credit score . Client information may include other information 206g which may be useful to financial product system...

21/3,K/4 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01603742 ** Image available**

APPARATUS AND METHOD FOR FACILITATING MONEY OR VALUE TRANSFER

APPAREIL ET PROCEDE POUR FACILITER LE TRANSFERT D'ARGENT OU DE VALEUR

Patent Applicant/Assignee:

HIP CONSULT INC, 555 Pleasantville Road,, South Building No.:150,
Briarcliff Manor, New York 10510, US, US (Residence), US (Nationality),
(For all designated states except: US)

Patent Applicant/Inventor:

LEVINE Judah Joseph, 6106 Dunleer Court, Bethesda, Maryland 20817, US,
US

(Residence), IL (Nationality), (Designated only for: US)

BA Ibrahim, 2211 Dailey Street, Superior, Colorado 80027, US, US

(Residence), MR (Nationality), (Designated only for: US)

Legal Representative:

AGMON Jonathan et al (agent), Soroker - Agmon, Advocates & Patent
Attorneys, Nolton House, 14 Shenkar Street, 46725 Herzliya Pituach, IL

Patent and Priority Information (Country, Number, Date):

Patent: WO 2007148320 A2 20071227 (WO 07148320)

Application: WO 20071L617 20070521 (PCT/WO IL2007000617)

Priority Application: US 2006425839 20060622

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ
DE DK
DM DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE
KG KM
KN KP KR KZ LA LC LK LR LS LT LU LY MA MD MG MK MN MW MX MY MZ NA
NG NI
NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN
TR TT
TZ UA UG US UZ VC VN ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV
MC MT
NL PL PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10704

International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:

...US
G06Q-0040/ 00 ...

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... By matching buyers and sellers of currency, this process may enable the system to offer users attractive exchange rates, i.e., smaller exchange differentials than those set by most banks or MTOs, while still providing financial revenue to...

...optionally be sent to the sender and/or to the receiver. Learning step 626, analyzes transaction history data to predict user behavior, presents customized offers and services such as repeat transfers, suggests transfers when the exchange rate drops, or the like. It will be appreciated by a person skilled in the art...

APPLE (bad date)
21/ 3,K/ 13 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.

00844261 **Image available*
SYSTEM FOR CONDUCTING BUSINESS OVER THE INTERNET
SYSTEM DESTINE A MENER DES AFFAIRES SUR L'INTERNET

Patent Applicant/Assignee:

PITNEY BOWES INC, One Elmcroft Road, Stamford, CT 06926, US, US
(Residence), US (Nationality)

Inventor(s):

FOTH Thomas J, 5099 Madison Avenue, Trumbull, CT 06611, US,
RYAN Michael S, 15 Allwood Road, Darien, CT 06820, US,
BEDARD Robert, 535 North Salem Road, Ridgefield, CT 06877, US,

Legal Representative:

MEYER Robert E (agent), Intellectual Property & Technology Law, Pitney
Bowes Inc., 35 Waterview Drive, P.O. Box 3000, Shelton, CT 06484-8000,
US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200177848 A1 20011018 (WO 0177848)
Application: WO 2001US11986 20010411 (PCT/WO US0111986)
Priority Application: US 2000547293 20000411

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to
2004)

AE AG AL AM AU AZ BA BB BG BR BY BZ CA CN CR CU CZ DM DZ EE GD GE
GH GM

HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK
MN

MW MX MZ NO NZ PL RO RU SD SG SI SK SL TJ TM TR TT TZ UA UG UZ VN
YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 2575

Main International Patent Class (v7): G06F-015/ 00

International Patent Class (v7): G06F-017/ 40 ...

... G06F-017/ 60

Fulltext Availability:

Detailed Description

English Abstract

...information to buyer (23) and seller (22) by having a trusted third
party give the buyer (23) and seller (22) the other party's trading
history information without revealing the actual identity of the parties.
A buyer registers with the...

...party by submitting an online application. The trusted third party
establishes a score for the seller based upon the seller's trading
history, reputation and financial standing. When the buyer chooses to
purchase a product from a seller over the Internet, certain parameters i.e...

...to place in escrow (14). The buyers escrow (14) may be furnished to the
trusted third party by credit cards, ACH, wire transfer, etc. If

the trusted third party is not satisfied with the seller's score ,
the trusted third party may require the seller to post a bond for
some or all of the seller...

Detailed Description

... party by submitting an online application. The trusted third party
establishes a score for the seller based upon the seller's trading
history, reputation and financial standing. When the buyer chooses to
purchase a product from a seller over the internet, certain parameters, i.e...

...have to place in escrow. The buyer's escrow may be furnished to the
trusted third party by credit cards, automated clearing house
(hereinafter "ACH"), wire transfer , etc. If either the trusted third
party or the buyer is not satisfied with the seller's score , the
trusted third party may require the seller to post a bond for some or
all of the seller...

21/3,K/14 (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.

00829937 **Image available**
DEVICE AND PROCESS FOR ENABLING VOLUNTARY EXCHANGE OF
DATA FOR ELECTRONIC POINTS
DISPOSITIF ET PROCESSUS PERMETTANT L'ECHANGE
VOLONTAIRE DE DONNEES DE
POINTS ELECTRONIQUES

Patent Applicant/Assignee:

METRA IN'ENIRING D O O, Strojeva 7, 1000 Ljubljana, SI, SI (Residence),
SI (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

RUGELJ Mitja, Strojeva 7, 1000 Ljubljana, SI, SI (Residence), SI
(Nationality), (Designated only for: US)

Legal Representative:

BORSTAR Dusan (agent), Nova ulica 11, 1230 Domzale, SI,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200163513 A1 20010830 (WO 0163513)

Application: WO 2001SI6 20010219 (PCT/WO SI0100006)

Priority Application: SI 200041 20000224; SI 2000170 20000720; SI 20018
20010122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to
2004)

AE AL AM AT AT (utility model) AU AZ BA BB BG BR BY CA CH CN CR CU CZ
CZ

(utility model) DE DE (utility model) DK DK (utility model) DM EE EE

(utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN IS

JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ
PL PT

RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG US UZ
VN

YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Slovak

Fulltext Word Count: 10597

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Claim

... personal data base (B') as available within the identification device.
28 Process for enabling voluntary exchange of data for electronic
points, characterised by that the user is awarded with bonus points
every time, when he approves the transfer of the data related to
transaction and combining this data with personal data related to
him, or at least with the data, necessary for his identification.

~ ~ Bibliographic NPL files

13/3,K/3 (Item 3 from file: 471)
DIALOG(R)File 471:New York Times Fulltext
(c) 2009 The New York Times. All rts. reserv.

02610592 NYT Sequence Number: 420603930209 (USE FORMAT 7 FOR
FULLTEXT)

Newly Formed Salomon Unit Receives Top Credit Rating

SAUL HANSELL

New York Times, Late Edition - Final ED, COL 1, P 1

Tuesday February 9 1993

DOCUMENT TYPE: Newspaper LANGUAGE: English RECORD TYPE:
Fulltext

SECTION HEADING: SECTD

Word Count: 826

... that paid a cash amount based on how the stocks in that country
performed.

The credit rating of derivatives dealers is far more important than

that of firms that trade stocks and...

Rebuilding the Department

When Salomon Brothers disclosed in 1991 that several of its traders had cheated in the auctions for Government bonds, its derivatives business nearly ground to a halt because customers feared that... its derivatives department.

For more than a year, Salomon has been negotiating with the leading credit - rating agencies to come up with a structure that would qualify for a triple-A rating...

13/3,K/10 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

09374045

SGS to certify online traders

THAILAND: SGS LAUNCHED SGSONSITE FEATURE
Bangkok Post (XBN) 27 Sep 2000 Online
Language: ENGLISH

...s short term goal is to gain a total of 300 B2B (business-to-business) clients on its SGSONSITE (Safe Internet Trading Environment) facilities. SGSONSITE services include authentication of online products and credit rating of merchants. Apart from these, typical e-commerce authentication services are also provided.

13/3,K/15 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2009 The New York Times. All rts. reserv.

07906828 NYT Sequence Number: 000000960711
BOND-RATING FIRMS MAY BE REQUIRED TO DISCLOSE WHEN WORK IS UNSOLICITED
Gasparino, Charles
Wall Street Journal, Col. 1, Pg. 12, Sec. B
Thursday July 11 1996

ABSTRACT:

SEC and Justice Dept discuss requiring credit - rating agencies to disclose when they put forth unsolicited ratings of bond issues; such ratings are widely believed by bond- market participants to be issued with less information than those made with full consent of bond issuer...

CORRECTION:

~ ~ Full text NPL files - 1

18/3,K/10
DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.

13882380 (USE FORMAT 7 OR 9 FOR FULLTEXT)
ASSESSING CREDIT RISK, MAJOR INITIATIVE IN DEVELOPMENT OF
DEBT MARKET
stressing the importance of credit quality through the setting up of
BERNAMA THE MALAYSIAN NATIONAL NEWS AGENCY
November 21, 2000
JOURNAL CODE: FBNM LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 365

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... said Rating Agency Malaysia has certainly played an important part
in promoting the risk-based credit rating culture especially among bond
market participants .

"What we wish to see is the extension of the credit culture across all
segments...

... the private sector, including consumer growth and small business
enterprises," he said. other forms of credit rating institutions such
as a consumer credit bureau, the government hopes to guard against
excessive risk-taking behaviour that have contributed to financial crisis
all over the world.

The increasing importance of credit rating agencies should also be
seen as part of the government's overall effort to rate...

18/3,K/14
DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.

12417852 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Question Time: Quality Control
INVESTORS CHRONICLE, p110
July 07, 2000
JOURNAL CODE: FIC LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 375

...that the issuer of the bond will default on its obligation to repay
the investor. Market participants rely on credit rating companies -
the main ones being Moody's and Standard & Poor's - to grade a bond...

APPLE

18/ 3,K/ 19

DIALOG(R)File 20:Dialog Global Reporter

(c) 2009 Dialog. All rts. reserv.

09381153 (USE FORMAT 7 OR 9 FOR FULLTEXT)

MIT Media Lab e-Commerce Guru Pattie Maes Debuts New Venture;
Open Ratings

To Offer Sophisticated e-Commerce Rating Service

BUSINESS WIRE

February 01, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1258

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... position in the online ratings market."

Smith added that interest is high from leading online e - commerce players for this type of customer rating service administered by an unbiased third party . "Open Ratings is a distributed network rather than a destination site, and the service is...

18/ 3,K/ 20

DIALOG(R)File 20:Dialog Global Reporter

(c) 2009 Dialog. All rts. reserv.

09218037 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Launch of Internet-matching scheme unites five lenders

SAMUEL YEUNG

SOUTH CHINA MORNING POST, p2

January 21, 2000

JOURNAL CODE: FSCP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 273

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... lending services as personal, tax and mortgage loans, Mr Leung said.

They would also review users ' terms and rates and evaluate credit information before replying with competitive bids via e-finder within two working days, he said.

"It's an innovative e - commerce platform to facilitate business-to-customer transactions," he said.

18/ 3,K/ 29

DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.

03688122 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Thomson Financial Services Makes Equity Investment in Central
European
Rating Agency --CERA S.A.-- In Warsaw , Poland
BUSINESS WIRE
December 08, 1998
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 608

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Warsaw, Poland. CERA will be an affiliate of THOMSON BANKWATCH,
the
world's largest bank credit rating agency. Terms of the agreement were
not disclosed.

"Central European Rating Agency was the first credit rating
agency formed by local market participants in our region," said
Wojciech Lipka, President of CERA. Mr. Lipka has served as the...

~ ~ Full text NPL files - 2

APPLE
22/ 3,K/ 7 (Item 3 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2009 PR Newswire Association Inc. All rts. reserv.

00327172 20000504CGTH037 (USE FORMAT 7 FOR FULLTEXT)
Gmai Live & Internet Comic Book/ Comic Art Auction Realized
Record
\$1,244,000
PR Newswire
Thursday, May 4, 2000 11:59 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,087

...comic book market and made their presence known in part
because of the introduction of third party grading . The auction 's
major buyer
was Jay Parrino, the president of "The Mint" of Kansas City, MO, who has
built...

22/ 3,K/ 15 (Item 5 from file: 813)

DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0241130 SE005
MAYOR YOUNG RESPONDS TO S&P CREDITWATCH

DATE: February 7, 1990 18:10 EST WORD COUNT: 272

...underscores the need to secure timely
legislative action to renew the authorization for the Utility User Tax.

"We regained our market rate credit rating several years ago as
the result of very careful management of City resources through some...

~ ~ Full text NPL files - 3

26/3,K/6 (Item 6 from file: 996)
DIALOG(R)File 996:Newsroom 2000-2003
(c) 2008 Dialog. All rts. reserv.

0241525714 15F30T3K
TECHNOLOGY Datatrak
PA News
Tuesday, April 10, 2001
JOURNAL CODE: ANSG LANGUAGE: ENGLISH RECORD TYPE: Fulltext
DOCUMENT TYPE: Newswire
WORD COUNT: 992

...this Company we place delivery and service above market hype. Our
success at achieving these objectives is evidenced by a high rate of
repeat business and a published international user satisfaction rate of
95% with our software suite by a customer, a feat unparalleled in this
market space. Our software development team continues to hit scheduled
deadlines pertaining to product advancements and...

26/3,K/21 (Item 21 from file: 996)
DIALOG(R)File 996:Newsroom 2000-2003
(c) 2008 Dialog. All rts. reserv.

0129512080 15630CTH
Collectors Universe Teams Up With Yahoo! Auctions to Launch Co-
Branded
Sportscard Grading Site
Business Wire
Wednesday, September 6, 2000
JOURNAL CODE: ADZA LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Newswire
WORD COUNT: 626

...a large and growing audience of collectors," said David Hall, chief executive officer, Collectors Universe. " Third party grading and authentication is an essential component of facilitating secure, reliable collectibles e-commerce. Our PSA card grading services allow participants in online auctions to bid freely and confidently, knowing the item on which they are bidding is both...

26/3,K/24 (Item 24 from file: 996)
DIALOG(R)File 996:Newsroom 2000-2003
(c) 2008 Dialog. All rts. reserv.

0095033849 153Y111S
Increasing Efficiencies, Services and Economies.
Richter, Roxane
Offshore, v60, n7, p32
Saturday, July 1, 2000
JOURNAL CODE: AKDZ LANGUAGE: ENGLISH RECORD TYPE: Fulltext
DOCUMENT TYPE: Trade Journal ISSN: 0030-0608
WORD COUNT: 2,199

...Initially, every company should address their next-generation billing needs according to their core competencies, market (revenue) opportunities, system architecture, customer scale (and scope), data transfer protocol requirements, regulatory issues and cultural environment. In other words, every company's process will...

26/3,K/32 (Item 32 from file: 996)
DIALOG(R)File 996:Newsroom 2000-2003
(c) 2008 Dialog. All rts. reserv.

0016033648 14Z010VH
The energy trading circus
Rader, Linda K
Energy Markets, v5, n1, p3
Monday, January 31, 2000
JOURNAL CODE: AMJX LANGUAGE: ENGLISH RECORD TYPE: Fulltext
DOCUMENT TYPE: Trade Journal ISSN: 1090-8706
WORD COUNT: 807

In center ring, Houston Street Exchange announced a user loyalty program designed to reward traders who buy and sell wholesale power on HoustonStreet.com. Based on their site usage, traders could earn points toward gifts ranging from portable CD players to all-expense-paid trips

to exotic locations. The program, called Street Rewards...

~ ~ Full text NPL files - 4

25/ 3,K/ 2 (Item 1 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2009 Gale/Cengage. All rts. reserv.

00631937 Supplier Number: 25456082 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Basing risk constraints on fund's true objectives rather than on volatility

(For it to be measured correctly, risk must be measured as the relative movement of asset values vs the movement of the value of liabilities)

Article Author(s): Ryan, Ron
Pensions & Investments, p 58-59
October 04, 1999

DOCUMENT TYPE: Journal ISSN: 1050-4974 (United States)
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1145

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...schedule. It provides transparent pricing of the liabilities, thereby calculating present value term structures, growth rates and full spectrum of portfolio statistics. More than any generic market index, this liability index best represents the client objectives .

Once the objective is accurately measured, one can measure the risk of the asset side. Liabilities can be...

~ ~ Full text NPL files - 5

22/ 3,K/ 23 (Item 23 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rts. reserv.

11263858 SUPPLIER NUMBER: 55363235 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Strategic Value Sought In Middle-Mkt. M&As.
LUSCOMBE, PATRICIA

National Underwriter Property & Casualty-Risk & Benefits Management, 103,
31, 6
August 2, 1999

ISSN: 1042-6841 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1493 LINE COUNT: 00137

... scale/increased market share
 Business in decline Overhead elimination
 Needed scale to combat industry Stronger credit rating
 fundamentals
 Already sold non-core ops Deep pockets/capital availability
 Poor financial performance (high
 combined ratio, negative ROEs) Experienced in acquisitions
 Facing credit rating downgrade
 Seller C Buyer D
 Large market
share within one state Large market share within one state
 Strong management team Direct agency...

22/ 3,K/ 34 (Item 34 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rts. reserv.

05813711 SUPPLIER NUMBER: 11916806 (USE FORMAT 7 OR 9 FOR
FULL TEXT)
Just how safe are guaranteed investment contracts?
Wolff, William A.
Management Review, v81, n2, p20(3)
Feb, 1992
ISSN: 0025-1895 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT;
ABSTRACT
WORD COUNT: 1876 LINE COUNT: 00148

... win/lose proposition. If rates fall, the participant wins and the
insurance company loses. If rates rise, the participant loses. As a
result, participants want GICS that better reflect market conditions.
 The market rate objective can be met by shopping for GICS several
times throughout the year. But this option...

~ ~ Full text NPL files - 6

21/ 3,K/ 6 (Item 6 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2009 ProQuest Info&Learning. All rts. reserv.

0628721 95-85183
WNY dealerships on the high road -- And the low road
Hartley, Tom
Business First-Buffalo (Buffalo, NY, US), V11 N46 s1 p25

PUBL DATE: 950828
WORD COUNT: 1,347
DATELINE: Buffalo, NYMiddle Atlantic;US

TEXT:

...dealers are looking seriously at used cars. Some are even exploring the sub-prime credit market -- customers with less than a good credit rating .

Orme's association, which represents dealers who sell new cars and light trucks, has 22,800 U.S. members. The number...

APPLE

21/ 3,K/ 19 (Item 9 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2009 Gale/Cengage. All rts. reserv.

04770877 Supplier Number: 65024320 (USE FORMAT 7 FOR FULLTEXT)
OnLink and Broadbase form alliance to deliver comprehensive analytics for improving B2B e-commerce sales effectiveness.

M2 Presswire, pNA
Sept 6, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 858

... enhance the overall Web site experience.
Broadbase's closed-loop E-Marketing, E-Personalize, and E-Commerce applications collect a breadth of data from multiple customer touch-points and from a number of third party applications. Broadbase's analytic technology helps eBusinesses understand online customer behaviour trends, and subsequently personalises...

21/ 3,K/ 21 (Item 11 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2009 Gale/Cengage. All rts. reserv.

04678693 Supplier Number: 62502490 (USE FORMAT 7 FOR FULLTEXT)
Duff/ Fitch Ratings to Shake ABS Markets.
Tempkin, Adam
Asset Sales Report, pITEM00157002
June 5, 2000
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade

Word Count: 882

... awaited move that resulted from the recent merger of Fitch IBCA and Duff and Phelps Credit Rating Co. (DCR) - market participants predicted that the as-yet unresolved issue of how regulators will look upon the new...

21/3,K/35 (Item 25 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2009 Gale/Cengage. All rts. reserv.

03012223 Supplier Number: 46145814 (USE FORMAT 7 FOR FULLTEXT)
CREDIT RATINGS
Computergram International, n2850, pN/A
Feb 13, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 175

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:

TEXT:

...convertible subordinated notes due 2003, and the agency affirmed its single-B'-plus subordinated debt rating and double-B' corporate credit rating on the company. It says the ratings reflect its strong market position and customer base, successful strategy of contracting out manufacturing strategy, tempered by a high degree of business...

21/3,K/41 (Item 31 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2009 Gale/Cengage. All rts. reserv.

02157199 Supplier Number: 44042113 (USE FORMAT 7 FOR FULLTEXT)
Untitled Article
Communications Daily, v13, n160, pN/A
August 19, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 215

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:

TEXT:

...FCC news media contact. News release issued Wed. said 8 carriers were

told to revise rates "where applicable" for Common Channel Signaling network link, signal transfer point port termination, LIDB transport, LIDB query. Common Carrier Bureau said amount of refunds hasn...

...collect or 3rd party billed calls before transmission. Databases can be accessed by all local exchange carriers, IXCs or customers who are certified eligible to obtain data on account's status.

21/3,K/42 (Item 32 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2009 Gale/Cengage. All rts. reserv.

01896595 Supplier Number: 43295638 (USE FORMAT 7 FOR FULLTEXT)
BUREAU DATA BECOMING KEY TO RISK PREDICTION
Credit Risk Management Report, v2, n19, pN/A
Sept 14, 1992
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 999

... used to better determine the collectibility of accounts. This use is relatively new on the market . But it takes the place of trying to score a consumer 's credit report , which may be cost prohibitive.
Bureau data is used to develop models for identifying accounts...

~~ Full text NPL files - 7

19/3,K/1 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2008 Dialog. All rts. reserv.

04567322
Fitch/ Duff Ratings To Shake CMBS Market: NAIC Still Has No Formal Answer
Regarding Two-Rating Deals
Adam Tempkin
Mortgage-Backed Securities Letter
June 5,2000 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH WORD COUNT: 848 RECORD TYPE:
FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...awaited move that resulted from the recent merger of Fitch IBCA and Duff

and Phelps Credit Rating Co. (DCR) - market participants predicted that the as-yet unresolved issue of how regulators will look upon the new...

19/3,K/8 (Item 4 from file: 485)
DIALOG(R)File 485:Accounting & Tax DB
(c) 2009 ProQuest Info&Learning. All rts. reserv.

** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00613804
It's a small world
Furash, Edward E
Journal of Lending & Credit Risk Management v79 n7 PP: 7-11 Mar 1997
ISSN: 1062-6271 JRNL CODE: CBL
WORD COUNT: 1459 LINE COUNT: 133

Accounting & Tax DB_1971-2009/Jan W3
...TEXT: ability to undertake global hedging or securities trading requires both comparative advantages and a high credit rating . After all, the client or market has to believe the bank will be there to pay off. Add to this the...

19/3,K/9 (Item 5 from file: 485)
DIALOG(R)File 485:Accounting & Tax DB
(c) 2009 ProQuest Info&Learning. All rts. reserv.

** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00612246
Online databases: Information available electronically
Hartman, Stephen W; Qureshi, Anique; Siegel, Joel G
CPA Journal v67 n4 PP: 46-54 Apr 1997
ISSN: 0732-8435 JRNL CODE: CPA
WORD COUNT: 2347 LINE COUNT: 213

Accounting & Tax DB_1971-2009/Jan W3
...TEXT: conditions by Federal Reserve District, industrial production and capacity utilization, FRB bank credit, FRB consumer credit report , FRB foreign exchange rates , FRB selected interest rates, FRB money stock data, and FRB aggregate reserves.

19/3,K/12 (Item 8 from file: 485)
DIALOG(R)File 485:Accounting & Tax DB
(c) 2009 ProQuest Info&Learning. All rts. reserv.

** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00421017

Using auctions to allocate and price long-term credit
Guasch, J Luis; Glaessner, Thomas
World Bank Research Observer v8 n2 PP: 169-194 Jul 1993
ISSN: 0257-3032 JRNL CODE: WBA
WORD COUNT: 11799 LINE COUNT: 1,073

Accounting & Tax DB_1971-2009/Jan W3

...TEXT: some uncertainty about the value of credit to the bidder. But in both cases the bidders' valuations are affiliated.

Although subbundling rates might generate little uncertainty or discrepancy among bidders, the risk with respect to the net value of credit or expected returns is substantial...

...assessing risks or different attitudes toward risk. All these factors will generate some dispersion in bidders' valuations or reservation interest rates.

SELLERS' OBJECTIVES. Auction theory assumes that the seller's objective is to maximize expected revenue and that efficiency, in an auction context, means...

19/3/K/24 (Item 6 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2008 American Banker. All rts. reserv.

0062009

Tulip Technique: Some Thrifts Turn Operating Losses into Gain with Dutch

Auction Stocks
American Banker - June 5, 1987; Pg. 7; Vol. 152, No. 109
WORD COUNT: 1,033

BYLINE:
By LINDA ELLIS

TEXT:
...Salomon
underwrites the majority of dutch auction preferred thrift issues.

Thrifts have also become important buyers of the issues.
Dutch auction rate preferred is the generic term for preferred stock with a floating dividend rate, a rate reset by buyers every 49 days.
The dividend-setting period is a rounding off of the 46-day...